

# **PEARL Mortgage Backed Securities 1 B.V.**

## **Monthly Portfolio and Performance Report**

Reporting Period: 1 October 2020 - 31 October 2020

Reporting Date: 18 November 2020

**AMOUNTS IN EURO**

Intertrust Administrative Services B.V.

[www.dutchsecuritisation.nl](http://www.dutchsecuritisation.nl)

Report Version 1.4 - May 2019

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This Portfolio and Performance Report has been prepared based on the Template Portfolio and Performance Report as published by the Dutch Securitisation Association and applicable as at the time of this report. The Template Portfolio and Performance Report has been recognised by PCS as part of the Domestic Market Guideline applicable to Dutch RMBS transactions.

## Monthly Portfolio and Performance Report: 1 October 2020 - 31 October 2020

<b>Key Dates</b>			
<b>Note Class</b>	<b>Class A Notes</b>	<b>Class S Notes</b>	<b>Class B Notes</b>
<b>Key Dates</b>			
Closing Date	18 Sep 2006	19 Dec 2011	18 Sep 2006
First Optional Redemption Date	18 Sep 2026	18 Sep 2026	18 Sep 2026
Step Up Date	18 Sep 2026	18 Sep 2026	18 Sep 2026
Original Weighted Average Life (expected)	14.70	14.80	20.00
Legal Maturity Date	18 Sep 2047	18 Sep 2047	18 Sep 2047
Portfolio Date	31 Oct 2020	31 Oct 2020	31 Oct 2020
Determination Date	16 Dec 2020	16 Dec 2020	16 Dec 2020
Interest Payment Date	18 Dec 2020	18 Dec 2020	18 Dec 2020
Principal Payment Date	18 Dec 2020	18 Dec 2020	18 Dec 2020
Current Reporting Period	1 Oct 2020 - 31 Oct 2020	1 Oct 2020 - 31 Oct 2020	1 Oct 2020 - 31 Oct 2020
Previous Reporting Period	1 Sep 2020 - 30 Sep 2020	1 Sep 2020 - 30 Sep 2020	1 Sep 2020 - 30 Sep 2020
Accrual Start Date	18 Sep 2020	18 Sep 2020	18 Sep 2020
Accrual End Date	18 Dec 2020	18 Dec 2020	18 Dec 2020
Accrual Period (in days)	91	91	91
Fixing Date Reference Rate	16 Sep 2020	16 Sep 2020	16 Sep 2020

## Monthly Portfolio and Performance Report: 1 October 2020 - 31 October 2020

**The Mortgage Loan Portfolio****Number of Mortgage Loans**

Number of Mortgage Loans at the beginning of the Reporting Period		4,236
Matured Mortgage Loans	-/-	0
Prepaid Mortgage Loans	-/-	37
Further Advances / Modified Mortgage Loans		0
Replacements		0
Replenishments		0
Loans repurchased by the Seller	-/-	9
Foreclosed Mortgage Loans	-/-	0
Others		0
Number of Mortgage Loans at the end of the Reporting Period		4,190

**Amounts**

Net Outstanding balance at the beginning of the Reporting Period		523,533,150.90
Scheduled Principal Receipts	-/-	714,370.08
Prepayments	-/-	5,940,155.54
Further Advances / Modified Mortgage Loans		0.00
Replacements		0.00
Replenishments		0.00
Loans repurchased by the Seller	-/-	653,385.05
Foreclosed Mortgage Loans	-/-	0.00
Others		0.00
Rounding		0.00
Net Outstanding balance at the end of the Reporting Period		516,225,240.23

**Amount of Construction Deposit Obligations**

Construction Deposit Obligations at the beginning of the Reporting Period		0.00
Changes in Construction Deposit Obligations		0.00
Construction Deposit Obligations at the end of the Reporting Period		0.00

**Amount of Saving Deposits**

Saving Deposit at the beginning of the Reporting Period		-78,718,923.05
Changes in Saving Deposits		121,068.37
Saving Deposits at the end of the Reporting Period		-78,597,854.68

## Monthly Portfolio and Performance Report: 1 October 2020 - 31 October 2020

**Delinquencies**

From ( >= )	Until ( <= )	Arrears Amount	Aggregate Outstanding Not. Amount	% of Total	Nr of Mortgage Loans	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV
	Performing	0.00	510,438,418.72	98.879%	4,151	99.069%	2.739%	15.35	72.866%
<=	29 days	0.00	0.00	0.00%	0	0.00%	0.00%	0.00	0.00%
30 days	59 days	7,419.69	2,871,829.76	0.556%	20	0.477%	2.639%	15.41	93.877%
60 days	89 days	6,578.38	1,031,529.40	0.20%	6	0.143%	3.418%	16.70	102.19%
90 days	119 days	10,256.48	789,259.24	0.153%	6	0.143%	2.761%	13.98	87.938%
120 days	149 days	0.00	0.00	0.00%	0	0.00%	0.00%	0.00	0.00%
150 days	179 days	5,239.89	233,133.65	0.045%	2	0.048%	2.862%	17.02	65.34%
180 days	>	18,252.63	861,069.46	0.167%	5	0.119%	2.373%	15.41	96.771%
<b>Total</b>		<b>47,747.07</b>	<b>516,225,240.23</b>	<b>100.00%</b>	<b>4,190</b>	<b>100.00%</b>	<b>2.739%</b>	<b>15.33</b>	<b>73.101%</b>

Weighted Average	1,205.66
Minimum	79.29
Maximum	5,827.09

## Monthly Portfolio and Performance Report: 1 October 2020 - 31 October 2020

**Foreclosure Statistics - Total**

		Previous Period	Current Period
<b><u>Foreclosures reporting periodically</u></b>			
Number of Mortgage Loans foreclosed during the Reporting Period		N/A	N/A
Net principal balance of Mortgage Loans foreclosed during the Reporting Period		N/A	N/A
Other foreclosed amounts (e.g. interest in arrears and penalties) during the Reporting Period		N/A	N/A
Total amount of foreclosures / defaults of Mortgage Loans during the Reporting Period		N/A	N/A
Recoveries from sales on Foreclosed Mortgage Loans during the Reporting Period	-/-	N/A	N/A
Total amount of losses on Foreclosed Mortgage Loans during the Reporting Period		N/A	N/A
Post-Foreclosure recoveries on Foreclosed Mortgage Loans during the Reporting Period	-/-	N/A	N/A
Losses minus recoveries during the Reporting Period		N/A	N/A
Average loss severity during the Reporting Period		N/A	N/A
<b><u>Foreclosures since Closing Date</u></b>			
Number of Mortgage Loans foreclosed since the Closing Date		N/A	N/A
Percentage of number of Mortgage Loans at Closing Date (% , including replenished loans)		N/A	N/A
Net principal balance of Mortgage Loans foreclosed since the Closing Date		N/A	N/A
Percentage of net principal balance at the Closing Date (% , including replenished loans)		N/A	N/A
Net principal balance of Mortgage Loans foreclosed since the Closing Date		N/A	N/A
Other foreclosed amounts (e.g. interest in arrears and penalties) since the Closing Date		N/A	N/A
Total amount of foreclosures / defaults of Mortgage Loans since the Closing Date		N/A	N/A
Recoveries from sales on Foreclosed Mortgage Loans since the Closing Date	-/-	N/A	N/A
Total amount of losses on Mortgage Loans foreclosed since the Closing Date		N/A	N/A
Post-Foreclosure recoveries on Mortgage Loans Foreclosed since the Closing Date	-/-	N/A	N/A
Losses minus recoveries since the Closing Date		N/A	N/A
Average loss severity since the Closing Date		N/A	N/A
<b><u>Foreclosures</u></b>			
Number of Mortgage Loans in foreclosure at the beginning of the Reporting Period		N/A	N/A
Number of new Mortgage Loans in foreclosure during the Reporting Period		N/A	N/A
Number of Mortgage Loans for which foreclosure was completed in the Reporting Period	-/-	N/A	N/A
Number of Mortgage Loans in foreclosure at the end of the Reporting Period		N/A	N/A
Net principal balance of Mortgage Loans in foreclosure at the beginning of the Reporting Period		N/A	N/A
Net principal balance of new Mortgage Loans in foreclosure during the Reporting Period		N/A	N/A
Net principal balance of Mortgage Loans for which foreclosure was completed during the Reporting Period	-/-	N/A	N/A
Net principal balance of Mortgage Loans in foreclosure at the end of the Reporting Period		N/A	N/A
<b><u>Constant Default Rate</u></b>			
Constant Default Rate current month		N/A	N/A
Constant Default Rate 3-month average		N/A	N/A
Constant Default Rate 6-month average		N/A	N/A
Constant Default Rate 12-month average		N/A	N/A
Constant Default Rate to date		N/A	N/A

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**Foreclosure Statistics - NHG Loans**

		Previous Period	Current Period
<b><u>Foreclosures reporting periodically</u></b>			
Number of NHG Loans foreclosed during the Reporting Period		N/A	N/A
Net principal balance of NHG Loans foreclosed during the Reporting Period		N/A	N/A
Other foreclosed amounts of NHG Loans (e.g. interest in arrears and penalties) during the Reporting		N/A	N/A
Total amount of foreclosures / defaults on Foreclosed NHG Loans during the Reporting Period		N/A	N/A
Recoveries from sales on Foreclosed NHG Loans during the Reporting Period	-/-	N/A	N/A
Total amount of losses on Foreclosed NHG Loans during the Reporting Period		N/A	N/A
Post-foreclosure recoveries on foreclosed NHG loans during the Reporting Period	-/-	N/A	N/A
Losses minus recoveries during the Reporting Period		N/A	N/A
Average loss severity NHG Loans during the Reporting Period		N/A	N/A
<b><u>Foreclosures since Closing Date</u></b>			
Net principal balance of NHG Loans foreclosed since the Closing Date		N/A	N/A
Other foreclosed amounts of NHG Loans (e.g. interest in arrears and penalties) since the Closing Date		N/A	N/A
Total amount of foreclosures / defaults of NHG Loans since the Closing Date		N/A	N/A
Recoveries from sales on foreclosed NHG Loans since the Closing Date	-/-	N/A	N/A
Total amount of losses on NHG Loans foreclosed since the Closing Date		N/A	N/A
Post-Foreclosure recoveries on NHG Loans foreclosed since the Closing Date	-/-	N/A	N/A
Losses minus recoveries since the Closing Date		N/A	N/A
Average loss severity NHG Loans since the Closing Date		N/A	N/A
<b><u>Foreclosures</u></b>			
Number of NHG Loans in foreclosure at the beginning of the Reporting Period		N/A	N/A
Number of new NHG Loans in foreclosure during the Reporting Period		N/A	N/A
Number of NHG Loans for which foreclosure was completed in the Reporting Period	-/-	N/A	N/A
Number of NHG Loans in foreclosure at the end of the Reporting Period		N/A	N/A
Net principal balance of NHG Loans in foreclosure at the beginning of the Reporting Period		N/A	N/A
Net principal balance of new NHG Loans in foreclosure during the Reporting Period		N/A	N/A
Net principal balance of NHG Loans for which foreclosure was completed during the Reporting Period	-/-	N/A	N/A
Net principal balance of NHG Loans in foreclosure at the end of the Reporting Period		N/A	N/A
<b><u>WEW Claims periodically</u></b>			
Number of claims to WEW at the beginning of the Reporting Period		N/A	N/A
New claims to WEW during the Reporting Period		N/A	N/A
Finalised claims with WEW during the Reporting Period	-/-	N/A	N/A
Number of claims to WEW at the end of the Reporting Period		N/A	N/A
Notional amount of claims to WEW at the beginning of the Reporting Period		N/A	N/A
Notional amount of new claims to WEW during the Reporting Period		N/A	N/A
Notional amount of finalised claims with WEW during the Reporting Period	-/-	N/A	N/A

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Notional amount of claims to WEW at the end of the Reporting Period		N/A	N/A
Notional amount of finalised claims with WEW during the Reporting Period		N/A	N/A
Amount paid out by WEW during the Reporting Period		N/A	N/A
Payout ratio WEW during the Reporting Period		N/A	N/A
<b><u>WEW Claims since Closing</u></b>			
Number of finalised claims to WEW since the Closing Date		N/A	N/A
Amount of finalised claims with WEW since the Closing Date		N/A	N/A
Amount paid out by WEW since the Closing Date	-/-	N/A	N/A
Payout ratio WEW since the Closing Date		N/A	N/A
<b><u>Reasons for non payout as percentage of non recovered claim amount</u></b>			
Amount of finalised claims with WEW since the Closing Date		N/A	N/A
Amount paid out by WEW since the Closing Date	-/-	N/A	N/A
Non recovered amount of WEW since the Closing Date		N/A	N/A
Insufficient guaranteed amount due to decrease with annuity amount		N/A	N/A
Loan does not comply with NHG criteria at origination		N/A	N/A
Other administrative reasons		N/A	N/A
Other		N/A	N/A



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**Foreclosure Statistics - Non NHG Loans**

		Previous Period	Current Period
<b><u>Foreclosures reporting periodically</u></b>			
Number of Non NHG Loans foreclosed during the Reporting Period		N/A	N/A
Net principal balance of Non NHG Loans foreclosed during the Reporting Period		N/A	N/A
Other foreclosed amounts of Non NHG Loans (e.g. interest in arrears and penalties) during the Reporting Period		N/A	N/A
Total amount of foreclosures / defaults on Non Foreclosed NHG Loans during the Reporting Period		N/A	N/A
Recoveries from sales on Foreclosed Non NHG Loans during the Reporting Period	-/-	N/A	N/A
Total amount of losses on Foreclosed Non NHG Loans during the Reporting Period		N/A	N/A
Post-foreclosure recoveries on Foreclosed Non NHG Loans during the Reporting Period	-/-	N/A	N/A
Losses minus recoveries during the Reporting Period		N/A	N/A
Average loss severity Non NHG Loans during the Reporting Period		N/A	N/A
<b><u>Foreclosures since Closing Date</u></b>			
Net principal balance of Non NHG loans foreclosed since the Closing Date		N/A	N/A
Other foreclosed amounts of non Non NHG Loans (e.g. interest in arrears and penalties) since the Closing Date		N/A	N/A
Total amount of foreclosures / defaults of non Non NHG Loans since the Closing Date		N/A	N/A
Recoveries from sales on foreclosed Non NHG Loans since the Closing Date	-/-	N/A	N/A
Total amount of losses on Non NHG Loans foreclosed since the Closing Date		N/A	N/A
Post-Foreclosure recoveries on Non NHG Loans foreclosed since the Closing Date	-/-	N/A	N/A
Losses minus recoveries since the Closing Date		N/A	N/A
Average loss severity Non NHG Loans since the Closing Date		N/A	N/A
<b><u>Foreclosures</u></b>			
Number of Non NHG Loans in foreclosure at the beginning of the Reporting Period		N/A	N/A
Number of new Non NHG Loans in foreclosure during the Reporting Period		N/A	N/A
Number of Non NHG Loans for which foreclosure was completed in the Reporting Period	-/-	N/A	N/A
Number of Non NHG Loans in foreclosure at the end of the Reporting Period		N/A	N/A
Net principal balance of Non NHG Loans in foreclosure at the beginning of the Reporting Period		N/A	N/A
Net principal balance of new Non NHG Loans in foreclosure during the Reporting Period		N/A	N/A
Net principal balance of Non NHG Loans for which foreclosure was completed during the Reporting Period	-/-	N/A	N/A
Net principal balance of Non NHG Loans in foreclosure at the end of the Reporting Period		N/A	N/A

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**Performance Ratios**

	Previous Period	Current Period
<b><u>Constant Prepayment Rate (CPR)</u></b>		
Annualized Life CPR	8.4393%	8.4682%
Annualized 1-month average CPR	11.5108%	12.5382%
Annualized 3-month average CPR	12.5325%	12.1612%
Annualized 6-month average CPR	11.8078%	12.0638%
Annualized 12-month average CPR	11.2098%	11.4021%
<b><u>Principal Payment Rate (PPR)</u></b>		
Annualized Life PPR	0.2264%	0.226%
Annualized 1-month average PPR	0.180%	0.1801%
Annualized 3-month average PPR	0.179%	0.1799%
Annualized 6-month average PPR	0.1784%	0.1789%
Annualized 12-month average PPR	0.1768%	0.1769%
<b><u>Payment Ratio</u></b>		
Periodic Payment Ratio	100.2318%	100.015%

## Monthly Portfolio and Performance Report: 1 October 2020 - 31 October 2020

## Stratifications

## 1. Key Characteristics

Description	As per Reporting Date	As per Closing Date
Principal amount	594,823,094.91	
Value of savings deposits	78,597,854.68	
Net principal balance	516,225,240.23	
Construction Deposits	0.00	
Net principal balance excl. Construction and Saving Deposits	516,225,240.23	
Negative balance	0.00	
Net principal balance excl. Construction and Saving Deposits and Negative Balance	516,225,240.23	
Number of loans	4,190	
Number of loanparts	8,131	
Number of negative loanparts	0	
Average principal balance (borrower)	123,204.11	
Weighted average current interest rate	2.74%	
Weighted average maturity (in years)	15.33	
Weighted average remaining time to interest reset (in years)	6.13	
Weighted average seasoning (in years)	13.75	
Weighted average CLTOMV	73.10%	
Weighted average CLTIMV	56.36%	
Weighted average CLTIFV	64.04%	
Weighted average OLTOMV	87.76%	

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## 2. Redemption Type

Description	Aggregate Outstanding Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV	% of Total Not.Amount at Closing Date
Annuity	18,565,864.40	3.60%	436	5.36%	2.62%	17.45	66.68%	
Bank Savings	61,132,217.55	11.84%	861	10.59%	3.09%	17.73	73.74%	
Interest Only	310,697,420.65	60.19%	4,588	56.43%	2.63%	15.51	73.20%	
Hybrid								
Investments	58,235,901.02	11.28%	707	8.70%	2.49%	14.36	84.42%	
Life Insurance								
Linear	1,480,502.33	0.29%	43	0.53%	2.23%	15.16	48.91%	
Savings	66,113,334.28	12.81%	1,496	18.40%	3.19%	12.73	64.43%	
Other								
Unknown								
Total	516,225,240.23	100.00%	8,131	100.00%	2.74%	15.35	73.10%	

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## 3. Outstanding Loan Amount

From (>=) - Until (<)	Aggregate Outstanding Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV	% of Total Not.Amount at Closing Date
< 25,000	1,404,124.86	0.27%	104	2.48%	2.90%	11.37	12.10%	
25,000 - 50,000	9,931,225.90	1.92%	251	5.99%	2.83%	13.07	29.42%	
50,000 - 75,000	30,296,815.83	5.87%	485	11.58%	2.88%	13.24	43.83%	
75,000 - 100,000	56,200,592.08	10.89%	641	15.30%	2.82%	13.93	56.82%	
100,000 - 150,000	176,449,185.69	34.18%	1,413	33.72%	2.73%	14.99	70.22%	
150,000 - 200,000	159,946,645.87	30.98%	930	22.20%	2.69%	15.86	82.45%	
200,000 - 250,000	70,492,647.00	13.66%	323	7.71%	2.69%	16.94	89.35%	
250,000 - 300,000	10,563,888.15	2.05%	40	0.95%	2.98%	18.95	89.40%	
300,000 - 350,000	940,114.85	0.18%	3	0.07%	2.81%	20.61	91.37%	
350,000 - 400,000								
400,000 - 450,000								
450,000 - 500,000								
500,000 - 550,000								
550,000 - 600,000								
600,000 - 650,000								
650,000 - 700,000								
700,000 - 750,000								
750,000 - 800,000								
800,000 - 850,000								
850,000 - 900,000								
900,000 - 950,000								
950,000 - 1,000,000								
1,000,000 >=								
Unknown								
Total	516,225,240.23	100.00%	4,190	100.00%	2.74%	15.35	73.10%	

Average	123,204
Minimum	1
Maximum	327,000

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## 4. Origination Year

From (>=) - Until (<)	Aggregate Outstanding Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV	% of Total Not.Amount at Closing Date
< 2000	7,057,844.95	1.37%	182	2.24%	2.92%	8.70	59.34%	
2000 - 2001	16,699,816.72	3.23%	305	3.75%	2.71%	9.49	71.37%	
2001 - 2002	10,967,225.58	2.12%	225	2.77%	3.31%	10.58	68.70%	
2002 - 2003	17,085,655.09	3.31%	340	4.18%	3.11%	11.50	68.52%	
2003 - 2004	34,008,903.86	6.59%	583	7.17%	2.82%	12.46	73.14%	
2004 - 2005	68,795,443.71	13.33%	1,131	13.91%	2.56%	13.35	73.94%	
2005 - 2006	75,289,562.08	14.58%	1,161	14.28%	2.50%	14.21	75.84%	
2006 - 2007	33,266,326.20	6.44%	534	6.57%	2.53%	14.61	71.39%	
2007 - 2008	76,320,780.89	14.78%	1,105	13.59%	2.78%	15.95	72.91%	
2008 - 2009	19,876,845.42	3.85%	311	3.82%	2.77%	16.72	74.89%	
2009 - 2010	26,455,738.14	5.12%	378	4.65%	2.40%	18.07	72.41%	
2010 - 2011	46,630,665.22	9.03%	617	7.59%	2.31%	18.71	71.87%	
2011 - 2012	37,743,312.70	7.31%	500	6.15%	3.45%	19.53	77.00%	
2012 - 2013	26,009,721.41	5.04%	367	4.51%	3.48%	19.58	76.40%	
2013 - 2014	8,973,301.01	1.74%	156	1.92%	2.90%	17.22	68.12%	
2014 - 2015	4,536,543.29	0.88%	92	1.13%	2.86%	18.85	58.60%	
2015 - 2016	3,474,312.27	0.67%	74	0.91%	2.71%	17.87	67.37%	
2016 - 2017	1,391,075.57	0.27%	29	0.36%	2.60%	16.80	74.34%	
2017 - 2018	683,194.07	0.13%	19	0.23%	2.09%	14.64	68.87%	
2018 - 2019	912,184.73	0.18%	19	0.23%	2.09%	14.74	72.02%	
2019 >=	46,787.32	0.01%	3	0.04%	2.07%	12.53	55.44%	
Unknown								
Total	516,225,240.23	100.00%	8,131	100.00%	2.74%	15.35	73.10%	

Weighted Average	2007
Minimum	1999
Maximum	2019

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## 5. Seasoning

From (>=) - Until (<)	Aggregate Outstanding Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV	% of Total Not.Amount at Closing Date
1 Year								
1 Year(s) - 2 Year(s)	46,787.32	0.01%	3	0.04%	2.07%	12.53	55.44%	
2 Year(s) - 3 Year(s)	1,026,001.90	0.20%	21	0.26%	2.10%	14.83	72.82%	
3 Year(s) - 4 Year(s)	1,082,599.34	0.21%	26	0.32%	2.17%	15.88	65.33%	
4 Year(s) - 5 Year(s)	979,639.75	0.19%	23	0.28%	2.78%	16.30	80.76%	
5 Year(s) - 6 Year(s)	4,045,693.10	0.78%	83	1.02%	2.72%	17.66	65.67%	
6 Year(s) - 7 Year(s)	4,235,734.52	0.82%	90	1.11%	2.79%	19.27	57.80%	
7 Year(s) - 8 Year(s)	9,119,435.91	1.77%	156	1.92%	2.92%	17.01	68.31%	
8 Year(s) - 9 Year(s)	33,847,666.16	6.56%	457	5.62%	3.47%	19.81	77.88%	
9 Year(s) - 10 Year(s)	31,816,665.47	6.16%	428	5.26%	3.42%	19.37	76.14%	
10 Year(s) - 11 Year(s)	48,562,416.43	9.41%	653	8.03%	2.28%	18.63	71.50%	
11 Year(s) - 12 Year(s)	23,393,262.66	4.53%	335	4.12%	2.48%	17.90	72.72%	
12 Year(s) - 13 Year(s)	25,840,925.82	5.01%	400	4.92%	2.74%	16.60	73.19%	
13 Year(s) - 14 Year(s)	70,378,438.43	13.63%	1,014	12.47%	2.78%	15.91	73.04%	
14 Year(s) - 15 Year(s)	40,477,194.67	7.84%	641	7.88%	2.56%	14.56	71.87%	
15 Year(s) - 16 Year(s)	78,699,866.80	15.25%	1,222	15.03%	2.47%	14.10	76.84%	
16 Year(s) - 17 Year(s)	60,771,764.52	11.77%	1,017	12.51%	2.59%	13.24	72.53%	
17 Year(s) - 18 Year(s)	32,592,882.58	6.31%	562	6.91%	2.83%	12.35	73.24%	
18 Year(s) - 19 Year(s)	16,167,730.59	3.13%	316	3.89%	3.17%	11.41	68.94%	
19 Year(s) - 20 Year(s)	10,076,351.96	1.95%	210	2.58%	3.29%	10.47	67.48%	
20 Year(s) - 21 Year(s)	17,566,009.73	3.40%	326	4.01%	2.72%	9.43	71.08%	
21 Year(s) - 22 Year(s)	5,498,172.57	1.07%	148	1.82%	2.92%	8.60	57.78%	
22 Year(s) - 23 Year(s)								
23 Year(s) - 24 Year(s)								
24 Year(s) - 25 Year(s)								
25 Year(s) - 26 Year(s)								
26 Year(s) - 27 Year(s)								
27 Year(s) - 28 Year(s)								
28 Year(s) - 29 Year(s)								
29 Year(s) - 30 Year(s)								
30 Year(s) >=								
Unknown								
Total	516,225,240.23	100.00%	8,131	100.00%	2.74%	15.35	73.10%	

Weighted Average	13.75 Year(s)
Minimum	1.17 Year(s)
Maximum	21.83 Year(s)

## Monthly Portfolio and Performance Report: 1 October 2020 - 31 October 2020

## 6. Legal Maturity

From (>=) - Until (<)	Aggregate Outstanding Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV	% of Total Not.Amount at Closing Date
2012								
2012 - 2015								
2015 - 2020								
2020 - 2025	2,504,185.63	0.49%	139	1.71%	2.76%	3.01	53.43%	
2025 - 2030	20,741,951.46	4.02%	571	7.02%	2.85%	7.54	58.85%	
2030 - 2035	165,735,920.25	32.11%	2,850	35.05%	2.78%	12.27	71.50%	
2035 - 2040	226,553,228.09	43.89%	3,290	40.46%	2.62%	16.10	74.91%	
2040 - 2045	99,438,856.44	19.26%	1,260	15.50%	2.92%	20.63	75.30%	
2045 - 2050	1,251,098.36	0.24%	21	0.26%	2.68%	24.53	58.53%	
2050 - 2055								
2055 - 2060								
2060 - 2065								
2065 - 2070								
2070 - 2075								
2075 - 2080								
2080 - 2085								
2085 - 2090								
2090 - 2095								
2095 - 2100								
2100 >=								
Unknown								
Total	516,225,240.23	100.00%	8,131	100.00%	2.74%	15.35	73.10%	

Weighted Average	2036
Minimum	2020
Maximum	2046



## Monthly Portfolio and Performance Report: 1 October 2020 - 31 October 2020

## 7. Remaining Tenor

From (>=) - Until (<)	Aggregate Outstanding Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV	% of Total Not.Amount at Closing Date
< 1 Year(s)	69,834.70	0.01%	19	0.23%	2.75%	0.18	25.49%	
1 Year(s) - 2 Year(s)	303,183.10	0.06%	20	0.25%	3.44%	1.55	62.32%	
2 Year(s) - 3 Year(s)	621,610.35	0.12%	30	0.37%	2.38%	2.53	60.44%	
3 Year(s) - 4 Year(s)	1,284,676.04	0.25%	61	0.75%	2.79%	3.56	51.57%	
4 Year(s) - 5 Year(s)	1,278,834.72	0.25%	51	0.63%	2.59%	4.48	52.85%	
5 Year(s) - 6 Year(s)	2,579,355.37	0.50%	86	1.06%	2.82%	5.41	54.60%	
6 Year(s) - 7 Year(s)	3,037,295.69	0.59%	89	1.09%	2.97%	6.50	56.38%	
7 Year(s) - 8 Year(s)	3,704,046.01	0.72%	97	1.19%	2.80%	7.50	58.28%	
8 Year(s) - 9 Year(s)	7,608,364.65	1.47%	190	2.34%	2.83%	8.57	59.88%	
9 Year(s) - 10 Year(s)	22,373,704.32	4.33%	430	5.29%	2.69%	9.47	68.73%	
10 Year(s) - 11 Year(s)	17,470,004.53	3.38%	336	4.13%	3.13%	10.48	66.71%	
11 Year(s) - 12 Year(s)	24,201,908.25	4.69%	450	5.53%	3.09%	11.48	69.22%	
12 Year(s) - 13 Year(s)	35,693,071.61	6.91%	610	7.50%	2.81%	12.51	72.41%	
13 Year(s) - 14 Year(s)	54,706,623.01	10.60%	874	10.75%	2.61%	13.55	74.03%	
14 Year(s) - 15 Year(s)	74,977,522.66	14.52%	1,121	13.79%	2.47%	14.43	77.45%	
15 Year(s) - 16 Year(s)	50,645,852.00	9.81%	766	9.42%	2.59%	15.30	72.03%	
16 Year(s) - 17 Year(s)	54,449,742.08	10.55%	773	9.51%	2.75%	16.62	74.36%	
17 Year(s) - 18 Year(s)	35,818,736.53	6.94%	508	6.25%	2.82%	17.30	73.31%	
18 Year(s) - 19 Year(s)	19,184,283.56	3.72%	272	3.35%	2.62%	18.63	74.41%	
19 Year(s) - 20 Year(s)	43,266,263.05	8.38%	540	6.64%	2.18%	19.56	72.57%	
20 Year(s) - 21 Year(s)	16,372,767.64	3.17%	207	2.55%	3.26%	20.44	76.38%	
21 Year(s) - 22 Year(s)	38,159,423.21	7.39%	473	5.82%	3.50%	21.29	79.68%	
22 Year(s) - 23 Year(s)	3,785,607.26	0.73%	55	0.68%	3.06%	22.35	75.13%	
23 Year(s) - 24 Year(s)	3,001,738.19	0.58%	45	0.55%	2.97%	23.36	61.24%	
24 Year(s) - 25 Year(s)	1,502,522.16	0.29%	26	0.32%	2.94%	24.32	55.97%	
25 Year(s) - 26 Year(s)	52,493.82	0.01%	1	0.01%	2.80%	25.00	71.79%	
26 Year(s) - 27 Year(s)	75,775.72	0.01%	1	0.01%	1.55%	26.08	51.89%	
27 Year(s) - 28 Year(s)								
28 Year(s) - 29 Year(s)								
29 Year(s) - 30 Year(s)								
30 Year(s) >=								
Total	516,225,240.23	100.00%	8,131	100.00%	2.74%	15.35	73.10%	

Weighted Average	15.33 Year(s)
Minimum	Year(s)
Maximum	26.08 Year(s)

## Monthly Portfolio and Performance Report: 1 October 2020 - 31 October 2020

## 8a. Original Loan To Original Foreclosure Value (Non-NHG)

From (>=) - Until (<)	Aggregate Outstanding Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV	% of Total Not.Amount at Closing Date
NHG	516,225,240.23	100.00%	4,190	100.00%	2.74%	15.35	73.10%	
< 10%								
10% - 20%								
20% - 30%								
30% - 40%								
40% - 50%								
50% - 60%								
60% - 70%								
70% - 80%								
80% - 90%								
90% - 100%								
100% - 110%								
110% - 120%								
120% - 130%								
130% - 140%								
140% - 150%								
150% >=								
Unknown								
Total	516,225,240.23	100.00%	4,190	100.00%	2.74%	15.35	73.10%	

## Monthly Portfolio and Performance Report: 1 October 2020 - 31 October 2020

## 8b. Original Loan To Original Foreclosure Value (NHG)

From (>=) - Until (<)	Aggregate Outstanding Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV	% of Total Not.Amount at Closing Date
Non-NHG								
< 10%								
10% - 20%	760,750.60	0.15%	22	0.53%	2.71%	16.57	12.70%	
20% - 30%	3,202,403.39	0.62%	55	1.31%	2.63%	16.17	20.92%	
30% - 40%	7,915,336.08	1.53%	118	2.82%	2.54%	14.95	27.09%	
40% - 50%	15,771,808.69	3.06%	198	4.73%	2.51%	15.79	33.82%	
50% - 60%	21,970,859.46	4.26%	250	5.97%	2.66%	15.67	41.14%	
60% - 70%	24,581,226.27	4.76%	236	5.63%	2.61%	15.01	47.79%	
70% - 80%	33,974,838.81	6.58%	312	7.45%	2.72%	14.93	55.04%	
80% - 90%	51,012,706.03	9.88%	423	10.10%	2.74%	14.79	62.31%	
90% - 100%	51,994,107.87	10.07%	414	9.88%	2.76%	15.05	69.61%	
100% - 110%	81,717,692.48	15.83%	617	14.73%	2.79%	15.02	76.47%	
110% - 120%	111,823,417.29	21.66%	767	18.31%	2.82%	15.95	85.57%	
120% - 130%	95,405,073.67	18.48%	662	15.80%	2.72%	15.53	92.51%	
130% - 140%	6,248,958.31	1.21%	44	1.05%	2.81%	15.82	98.67%	
140% - 150%	2,135,498.41	0.41%	16	0.38%	2.51%	14.66	88.56%	
150% >=	7,710,562.87	1.49%	56	1.34%	2.48%	14.75	92.86%	
Unknown								
Total	516,225,240.23	100.00%	4,190	100.00%	2.74%	15.35	73.10%	

## Monthly Portfolio and Performance Report: 1 October 2020 - 31 October 2020

## 9a. Current Loan To Original Foreclosure Value (Non-NHG)

From (>=) - Until (<)	Aggregate Outstanding Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV	% of Total Not.Amount at Closing Date
NHG	516,225,240.23	100.00%	4,190	100.00%	2.74%	15.35	73.10%	
< 10%								
10% - 20%								
20% - 30%								
30% - 40%								
40% - 50%								
50% - 60%								
60% - 70%								
70% - 80%								
80% - 90%								
90% - 100%								
100% - 110%								
110% - 120%								
120% - 130%								
130% - 140%								
140% - 150%								
150% >=								
Unknown								
Total	516,225,240.23	100.00%	4,190	100.00%	2.74%	15.35	73.10%	

## Monthly Portfolio and Performance Report: 1 October 2020 - 31 October 2020

## 9b. Current Loan To Original Foreclosure Value (NHG)

From (>=) - Until (<)	Aggregate Outstanding Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV	% of Total Not.Amount at Closing Date
Non-NHG								
< 10%	753,257.28	0.15%	66	1.58%	2.77%	13.20	6.39%	
10% - 20%	3,270,250.31	0.63%	93	2.22%	2.45%	14.23	13.83%	
20% - 30%	10,817,118.57	2.10%	191	4.56%	2.57%	14.75	22.25%	
30% - 40%	18,813,801.27	3.64%	265	6.32%	2.78%	14.34	30.94%	
40% - 50%	27,534,117.32	5.33%	307	7.33%	2.68%	14.65	39.85%	
50% - 60%	42,040,444.55	8.14%	409	9.76%	2.79%	14.81	48.72%	
60% - 70%	51,910,379.60	10.06%	460	10.98%	2.81%	14.67	57.46%	
70% - 80%	60,985,609.40	11.81%	482	11.50%	2.75%	15.00	66.10%	
80% - 90%	76,674,999.19	14.85%	550	13.13%	2.79%	15.15	74.82%	
90% - 100%	76,157,828.80	14.75%	501	11.96%	2.78%	16.09	83.54%	
100% - 110%	70,847,142.11	13.72%	420	10.02%	2.83%	17.05	92.27%	
110% - 120%	41,294,490.35	8.00%	242	5.78%	2.64%	15.11	100.63%	
120% - 130%	30,647,780.47	5.94%	178	4.25%	2.37%	14.65	108.59%	
130% - 140%	2,937,767.73	0.57%	17	0.41%	2.79%	15.63	117.67%	
140% - 150%	335,979.88	0.07%	2	0.05%	2.53%	16.50	127.59%	
150% >=	1,204,273.40	0.23%	7	0.17%	2.19%	15.82	163.03%	
Unknown								
Total	516,225,240.23	100.00%	4,190	100.00%	2.74%	15.35	73.10%	

## Monthly Portfolio and Performance Report: 1 October 2020 - 31 October 2020

## 10a. Current Loan To Indexed Foreclosure Value (Non-NHG)

From (>=) - Until (<)	Aggregate Outstanding Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV	% of Total Not.Amount at Closing Date
NHG	516,225,240.23	100.00%	4,190	100.00%	2.74%	15.35	73.10%	
< 10%								
10% - 20%								
20% - 30%								
30% - 40%								
40% - 50%								
50% - 60%								
60% - 70%								
70% - 80%								
80% - 90%								
90% - 100%								
100% - 110%								
110% - 120%								
120% - 130%								
130% - 140%								
140% - 150%								
150% >=								
Unknown								
Total	516,225,240.23	100.00%	4,190	100.00%	2.74%	15.35	73.10%	

## Monthly Portfolio and Performance Report: 1 October 2020 - 31 October 2020

## 10b. Current Loan To Indexed Foreclosure Value (NHG)

From (>=) - Until (<)	Aggregate Outstanding Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV	% of Total Not.Amount at Closing Date
Non-NHG								
< 10%	1,409,793.90	0.27%	91	2.17%	2.76%	13.10	8.78%	
10% - 20%	8,017,170.78	1.55%	180	4.30%	2.51%	13.97	18.91%	
20% - 30%	22,452,964.08	4.35%	339	8.09%	2.76%	14.27	30.16%	
30% - 40%	39,711,597.13	7.69%	453	10.81%	2.81%	14.10	42.62%	
40% - 50%	62,590,899.97	12.12%	579	13.82%	2.81%	14.60	54.28%	
50% - 60%	76,816,791.25	14.88%	619	14.77%	2.75%	14.74	65.04%	
60% - 70%	88,497,136.00	17.14%	629	15.01%	2.73%	15.22	75.25%	
70% - 80%	94,803,865.81	18.36%	583	13.91%	2.81%	16.26	85.50%	
80% - 90%	70,101,533.65	13.58%	421	10.05%	2.73%	16.62	94.17%	
90% - 100%	40,894,369.05	7.92%	234	5.58%	2.56%	15.69	102.13%	
100% - 110%	8,502,523.21	1.65%	49	1.17%	2.42%	15.94	109.70%	
110% - 120%	1,358,415.40	0.26%	7	0.17%	2.44%	16.18	121.08%	
120% - 130%	476,900.00	0.09%	2	0.05%	2.12%	14.91	130.68%	
130% - 140%	211,000.00	0.04%	1	0.02%	2.05%	17.67	151.36%	
140% - 150%	139,400.00	0.03%	1	0.02%	3.03%	15.50	175.25%	
150% >=	240,880.00	0.05%	2	0.05%	1.73%	15.61	207.60%	
Unknown								
Total	516,225,240.23	100.00%	4,190	100.00%	2.74%	15.35	73.10%	

## Monthly Portfolio and Performance Report: 1 October 2020 - 31 October 2020

## 11a. Original Loan To Original Market Value (Non-NHG)

From (>=) - Until (<)	Aggregate Outstanding Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV	% of Total Not.Amount at Closing Date
NHG	516,225,240.23	100.00%	4,190	100.00%	2.74%	15.35	73.10%	
< 10%								
10% - 20%								
20% - 30%								
30% - 40%								
40% - 50%								
50% - 60%								
60% - 70%								
70% - 80%								
80% - 90%								
90% - 100%								
100% - 110%								
110% - 120%								
120% - 130%								
130% - 140%								
140% - 150%								
150% >=								
Unknown								
Total	516,225,240.23	100.00%	4,190	100.00%	2.74%	15.35	73.10%	



## Monthly Portfolio and Performance Report: 1 October 2020 - 31 October 2020

## 11b. Original Loan To Original Market Value (NHG)

From (>=) - Until (<)	Aggregate Outstanding Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV	% of Total Not.Amount at Closing Date
Non-NHG								
< 10%	39,000.00	0.01%	1	0.02%	1.60%	16.42	9.95%	
10% - 20%	1,226,141.61	0.24%	29	0.69%	2.53%	15.92	14.85%	
20% - 30%	5,423,201.30	1.05%	89	2.12%	2.47%	15.87	23.53%	
30% - 40%	12,600,339.66	2.44%	170	4.06%	2.56%	15.39	30.41%	
40% - 50%	23,935,507.98	4.64%	279	6.66%	2.61%	15.72	38.49%	
50% - 60%	25,689,745.09	4.98%	263	6.28%	2.66%	15.15	46.44%	
60% - 70%	37,996,828.96	7.36%	347	8.28%	2.69%	14.94	54.10%	
70% - 80%	57,975,536.72	11.23%	478	11.41%	2.74%	14.75	62.67%	
80% - 90%	63,457,342.98	12.29%	508	12.12%	2.77%	15.12	70.82%	
90% - 100%	105,242,851.13	20.39%	781	18.64%	2.79%	14.99	79.27%	
100% - 110%	153,859,968.63	29.80%	1,041	24.84%	2.78%	16.01	89.76%	
110% - 120%	16,863,693.45	3.27%	115	2.74%	2.73%	15.38	97.10%	
120% - 130%	3,869,412.91	0.75%	31	0.74%	2.68%	14.98	95.23%	
130% - 140%	1,650,232.91	0.32%	11	0.26%	2.66%	16.54	88.14%	
140% - 150%	1,897,183.00	0.37%	13	0.31%	2.45%	14.87	89.03%	
150% >=	4,498,253.90	0.87%	34	0.81%	2.41%	14.15	96.89%	
Unknown								
Total	516,225,240.23	100.00%	4,190	100.00%	2.74%	15.35	73.10%	

## Monthly Portfolio and Performance Report: 1 October 2020 - 31 October 2020

## 12a. Current Loan To Original Market Value (Non-NHG)

From (>=) - Until (<)	Aggregate Outstanding Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV	% of Total Not.Amount at Closing Date
NHG	516,225,240.23	100.00%	4,190	100.00%	2.74%	15.35	73.10%	
< 10%								
10% - 20%								
20% - 30%								
30% - 40%								
40% - 50%								
50% - 60%								
60% - 70%								
70% - 80%								
80% - 90%								
90% - 100%								
100% - 110%								
110% - 120%								
120% - 130%								
130% - 140%								
140% - 150%								
150% >=								
Unknown								
Total	516,225,240.23	100.00%	4,190	100.00%	2.74%	15.35	73.10%	

## Monthly Portfolio and Performance Report: 1 October 2020 - 31 October 2020

## 12b. Current Loan To Original Market Value (NHG)

From (>=) - Until (<)	Aggregate Outstanding Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV	% of Total Not.Amount at Closing Date
Non-NHG								
< 10%	978,720.12	0.19%	77	1.84%	2.65%	13.44	7.11%	
10% - 20%	5,685,757.90	1.10%	135	3.22%	2.42%	14.10	16.37%	
20% - 30%	15,530,355.69	3.01%	252	6.01%	2.65%	14.65	25.69%	
30% - 40%	26,006,668.22	5.04%	319	7.61%	2.75%	14.55	35.55%	
40% - 50%	41,022,326.37	7.95%	414	9.88%	2.74%	14.80	45.66%	
50% - 60%	55,197,487.50	10.69%	506	12.08%	2.81%	14.57	55.30%	
60% - 70%	69,445,751.97	13.45%	550	13.13%	2.77%	15.07	65.14%	
70% - 80%	86,359,745.28	16.73%	619	14.77%	2.77%	15.10	75.11%	
80% - 90%	85,239,078.41	16.51%	556	13.27%	2.80%	16.33	84.96%	
90% - 100%	74,629,514.23	14.46%	437	10.43%	2.84%	16.63	94.62%	
100% - 110%	46,710,473.79	9.05%	270	6.44%	2.40%	14.70	105.70%	
110% - 120%	7,011,508.29	1.36%	41	0.98%	2.46%	15.40	113.08%	
120% - 130%	1,034,157.06	0.20%	6	0.14%	3.00%	15.46	121.31%	
130% - 140%	372,422.00	0.07%	2	0.05%	1.96%	16.52	134.10%	
140% - 150%								
150% >=	1,001,273.40	0.19%	6	0.14%	2.26%	15.72	168.26%	
Unknown								
Total	516,225,240.23	100.00%	4,190	100.00%	2.74%	15.35	73.10%	

## Monthly Portfolio and Performance Report: 1 October 2020 - 31 October 2020

## 13a. Current Loan To Indexed Market Value (Non-NHG)

From (>=) - Until (<)	Aggregate Outstanding Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV	% of Total Not.Amount at Closing Date
NHG	516,225,240.23	100.00%	4,190	100.00%	2.74%	15.35	73.10%	
< 10%								
10% - 20%								
20% - 30%								
30% - 40%								
40% - 50%								
50% - 60%								
60% - 70%								
70% - 80%								
80% - 90%								
90% - 100%								
100% - 110%								
110% - 120%								
120% - 130%								
130% - 140%								
140% - 150%								
150% >=								
Unknown								
Total	516,225,240.23	100.00%	4,190	100.00%	2.74%	15.35	73.10%	

## Monthly Portfolio and Performance Report: 1 October 2020 - 31 October 2020

## 13b. Current Loan To Indexed Market Value (NHG)

From (>=) - Until (<)	Aggregate Outstanding Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV	% of Total Not.Amount at Closing Date
Non-NHG								
< 10%	2,018,818.90	0.39%	115	2.74%	2.69%	13.02	10.04%	
10% - 20%	11,960,708.45	2.32%	230	5.49%	2.53%	14.32	21.35%	
20% - 30%	31,460,246.80	6.09%	427	10.19%	2.78%	14.11	34.62%	
30% - 40%	55,906,815.88	10.83%	581	13.87%	2.81%	14.37	48.36%	
40% - 50%	82,134,769.98	15.91%	695	16.59%	2.77%	14.73	60.58%	
50% - 60%	98,959,122.57	19.17%	727	17.35%	2.76%	14.97	72.58%	
60% - 70%	108,061,913.95	20.93%	676	16.13%	2.77%	16.18	84.32%	
70% - 80%	80,168,413.79	15.53%	480	11.46%	2.74%	16.53	94.60%	
80% - 90%	37,678,149.07	7.30%	214	5.11%	2.49%	15.67	102.79%	
90% - 100%	6,097,185.44	1.18%	35	0.84%	2.66%	16.10	112.17%	
100% - 110%	1,187,815.40	0.23%	6	0.14%	2.09%	15.54	127.90%	
110% - 120%	211,000.00	0.04%	1	0.02%	2.05%	17.67	151.36%	
120% - 130%								
130% - 140%	269,400.00	0.05%	2	0.05%	2.48%	16.14	180.68%	
140% - 150%	110,880.00	0.02%	1	0.02%	1.54%	14.17	232.32%	
150% >=								
Unknown								
Total	516,225,240.23	100.00%	4,190	100.00%	2.74%	15.35	73.10%	

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## 14. Loanpart Coupon (interest rate bucket)

From (>=) - Until (<)	Aggregate Outstanding Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV	% of Total Not.Amount at Closing Date
< 0.50%								
0.50% - 1.00%								
1.00% - 1.50%	18,235,528.82	3.53%	293	3.60%	1.33%	14.99	70.99%	
1.50% - 2.00%	103,993,299.69	20.14%	1,674	20.59%	1.75%	15.38	72.84%	
2.00% - 2.50%	133,939,205.18	25.95%	2,092	25.73%	2.22%	14.99	74.09%	
2.50% - 3.00%	103,672,119.93	20.08%	1,569	19.30%	2.74%	15.46	73.84%	
3.00% - 3.50%	54,993,749.63	10.65%	840	10.33%	3.19%	15.38	72.88%	
3.50% - 4.00%	29,522,758.04	5.72%	467	5.74%	3.71%	15.68	73.16%	
4.00% - 4.50%	20,203,314.34	3.91%	319	3.92%	4.26%	16.17	72.11%	
4.50% - 5.00%	35,452,404.26	6.87%	559	6.87%	4.72%	16.68	72.37%	
5.00% - 5.50%	10,334,578.37	2.00%	188	2.31%	5.17%	14.00	68.68%	
5.50% - 6.00%	3,989,188.74	0.77%	85	1.05%	5.68%	12.41	68.37%	
6.00% - 6.50%	1,183,589.17	0.23%	25	0.31%	6.17%	11.99	59.53%	
6.50% - 7.00%	653,214.65	0.13%	19	0.23%	6.56%	10.58	62.66%	
7.00% >=	52,289.41	0.01%	1	0.01%	7.00%	10.00	77.31%	
Unknown								
Total	516,225,240.23	100.00%	8,131	100.00%	2.74%	15.35	73.10%	

Weighted Average	2.74%
Minimum	1.07%
Maximum	7.00%

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## 15. Remaining Interest Rate Fixed Period

From (>=) - Until (<)	Aggregate Outstanding Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV	% of Total Not.Amount at Closing Date
< 12 Month(s)	62,811,973.44	12.17%	1,097	13.49%	2.56%	14.34	73.97%	
12 Month(s) - 24 Month(s)	31,379,581.07	6.08%	500	6.15%	4.11%	16.90	75.97%	
24 Month(s) - 36 Month(s)	14,940,399.52	2.89%	272	3.35%	3.61%	13.57	69.26%	
36 Month(s) - 48 Month(s)	21,382,994.42	4.14%	411	5.05%	3.26%	14.06	67.07%	
48 Month(s) - 60 Month(s)	86,962,344.65	16.85%	1,301	16.00%	2.75%	15.62	71.24%	
60 Month(s) - 72 Month(s)	87,224,779.80	16.90%	1,371	16.86%	2.65%	14.80	73.56%	
72 Month(s) - 84 Month(s)	58,051,890.81	11.25%	860	10.58%	2.50%	15.64	75.83%	
84 Month(s) - 96 Month(s)	32,735,854.97	6.34%	528	6.49%	2.47%	15.58	72.58%	
96 Month(s) - 108 Month(s)	22,669,752.24	4.39%	370	4.55%	2.19%	14.84	71.33%	
108 Month(s) - 120 Month(s)	23,414,074.26	4.54%	348	4.28%	1.87%	15.54	72.07%	
120 Month(s) - 132 Month(s)	10,534,834.58	2.04%	164	2.02%	3.15%	13.94	74.58%	
132 Month(s) - 144 Month(s)	10,298,625.96	1.99%	168	2.07%	2.46%	13.99	73.16%	
144 Month(s) - 156 Month(s)	4,592,860.34	0.89%	80	0.98%	2.83%	13.36	72.90%	
156 Month(s) - 168 Month(s)	3,925,098.27	0.76%	63	0.77%	3.01%	15.15	71.95%	
168 Month(s) - 180 Month(s)	8,722,013.71	1.69%	121	1.49%	3.09%	16.52	75.46%	
180 Month(s) - 192 Month(s)	10,791,408.70	2.09%	146	1.80%	3.15%	17.03	73.03%	
192 Month(s) - 204 Month(s)	9,972,354.82	1.93%	116	1.43%	2.84%	18.23	74.60%	
204 Month(s) - 216 Month(s)	3,258,523.06	0.63%	52	0.64%	2.93%	17.84	72.07%	
216 Month(s) - 228 Month(s)	3,644,169.22	0.71%	54	0.66%	2.96%	18.88	77.71%	
228 Month(s) - 240 Month(s)	8,804,170.42	1.71%	108	1.33%	2.02%	19.62	76.08%	
240 Month(s) - 252 Month(s)								
252 Month(s) - 264 Month(s)	107,535.97	0.02%	1	0.01%	5.75%	21.00	88.86%	
264 Month(s) - 276 Month(s)								
276 Month(s) - 288 Month(s)								
288 Month(s) - 300 Month(s)								
300 Month(s) - 312 Month(s)								
312 Month(s) - 324 Month(s)								
324 Month(s) - 336 Month(s)								
336 Month(s) - 348 Month(s)								
348 Month(s) - 360 Month(s)								
360 Month(s) >=								
Unknown								
Total	516,225,240.23	100.00%	8,131	100.00%	2.74%	15.35	73.10%	

Weighted Average	73.59 Month(s)
Minimum	Month(s)
Maximum	252 Month(s)

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**16. Interest Payment Type**

Description	Aggregate Outstanding Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV	% of Total Not.Amount at Closing Date
Floating Interest Rate Mortgage	32,838,502.80	6.36%	569	7.00%	2.28%	13.93	72.80%	
Fixed Interest Rate Mortgage	483,386,737.43	93.64%	7,562	93.00%	2.77%	15.45	73.12%	
Unknown								
Total	516,225,240.23	100.00%	8,131	100.00%	2.74%	15.35	73.10%	



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## 17. Property Description

Description	Aggregate Outstanding Amount	% of Total	Nr of Borrowers	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV	% of Total Not.Amount at Closing Date
House	452,671,922.92	87.69%	3,603	85.99%	2.77%	15.30	72.48%	
Apartment	63,381,396.92	12.28%	585	13.96%	2.50%	15.73	77.52%	
House/Business (<50%)	50,000.00	0.01%	1	0.02%	1.75%	13.58	57.89%	
House/Business (>50%)								
Business	121,920.39	0.02%	1	0.02%	2.93%	18.83	93.30%	
Other								
Unknown								
Total	516,225,240.23	100.00%	4,190	100.00%	2.74%	15.35	73.10%	

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## 18. Geographical Distribution (by province)

Province	Aggregate Outstanding Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV	% of Total Not.Amount at Closing Date
Drenthe	22,175,295.39	4.30%	200	4.77%	2.84%	14.40	68.25%	
Flevoland	32,697,485.26	6.33%	249	5.94%	2.62%	15.14	76.43%	
Friesland	12,670,969.78	2.45%	116	2.77%	2.56%	14.95	74.59%	
Gelderland	90,981,055.36	17.62%	697	16.63%	2.74%	15.45	71.01%	
Groningen	32,615,074.39	6.32%	341	8.14%	2.83%	14.37	70.55%	
Limburg	66,741,137.52	12.93%	613	14.63%	2.85%	13.89	72.40%	
Noord-Brabant	42,498,106.15	8.23%	319	7.61%	2.80%	16.15	71.38%	
Noord-Holland	37,644,245.71	7.29%	273	6.52%	2.73%	16.73	73.94%	
Overijssel	58,683,270.96	11.37%	470	11.22%	2.71%	15.26	75.24%	
Utrecht	32,118,898.02	6.22%	221	5.27%	2.65%	16.36	73.02%	
Zeeland	6,478,695.08	1.26%	65	1.55%	3.03%	15.84	70.36%	
Zuid-Holland	80,921,006.61	15.68%	626	14.94%	2.66%	15.83	76.01%	
Unknown/Not specified								
Total	516,225,240.23	100.00%	4,190	100.00%	2.74%	15.35	73.10%	

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## 19. Geographical Distribution (by economic region)

Economic Region	Aggregate Outstanding Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV	% of Total Not.Amount at Closing Date
NL111 - Oost-Groningen	11,089,875.12	2.15%	125	2.98%	2.88%	14.14	68.22%	
NL112 - Delfzijl en omgeving	3,731,357.76	0.72%	43	1.03%	2.99%	14.54	71.40%	
NL113- Overig Groningen	17,793,841.51	3.45%	173	4.13%	2.77%	14.47	71.83%	
NL121- Noord-Friesland	4,861,242.82	0.94%	45	1.07%	2.58%	14.48	74.87%	
NL122- Zuidwest-Friesland	2,548,195.05	0.49%	24	0.57%	2.24%	14.56	69.35%	
NL123- Zuidoost-Friesland	5,261,531.91	1.02%	47	1.12%	2.70%	15.56	76.87%	
NL131- Noord-Drenthe	7,606,313.24	1.47%	64	1.53%	2.66%	14.66	70.72%	
NL132- Zuidoost-Drenthe	8,347,952.62	1.62%	82	1.96%	2.84%	14.28	63.63%	
NL133- Zuidwest-Drenthe	6,221,029.53	1.21%	54	1.29%	3.06%	14.25	71.45%	
NL211- Noord-Overijssel	25,033,564.72	4.85%	192	4.58%	2.64%	15.35	73.75%	
NL212- Zuidwest-Overijssel	6,860,174.09	1.33%	57	1.36%	2.81%	14.92	73.30%	
NL213- Twente	26,789,532.15	5.19%	221	5.27%	2.76%	15.27	77.14%	
NL221- Veluwe	24,697,654.85	4.78%	190	4.53%	2.74%	15.52	68.54%	
NL224- Zuidwest-Gelderland	5,128,872.01	0.99%	40	0.95%	2.87%	15.79	71.35%	
NL225- Achterhoek	20,400,327.60	3.95%	168	4.01%	2.74%	14.64	72.72%	
NL226- Arnhem/Nijmegen	40,905,810.86	7.92%	301	7.18%	2.73%	15.78	71.52%	
NL230- Flevoland	32,697,485.26	6.33%	249	5.94%	2.62%	15.14	76.43%	
NL310- Utrecht	31,967,288.06	6.19%	219	5.23%	2.65%	16.35	73.15%	
NL321- Kop van Noord-Holland	4,107,679.11	0.80%	30	0.72%	2.97%	17.32	78.18%	
NL322- Alkmaar en omgeving	3,734,417.55	0.72%	25	0.60%	2.70%	16.08	75.80%	
NL323- IJmond	2,181,374.72	0.42%	18	0.43%	2.61%	15.99	70.39%	
NL324- Agglomeratie Haarlem	2,097,266.24	0.41%	15	0.36%	2.29%	16.41	80.19%	
NL325- Zaanstreek	1,270,539.39	0.25%	10	0.24%	2.75%	15.30	86.72%	
NL326- Groot-Amsterdam	18,299,391.41	3.54%	132	3.15%	2.68%	16.82	72.53%	
NL327- Het Gooi en Vechtstreek	5,953,577.29	1.15%	43	1.03%	2.91%	17.16	70.55%	
NL331- Agglomeratie Leiden en Bollenstreek	5,026,081.06	0.97%	37	0.88%	2.86%	16.25	65.57%	
NL332- Agglomeratie 's-Gravenhage	15,516,626.36	3.01%	128	3.05%	2.54%	15.71	79.54%	
NL333- Delft en Westland	1,939,481.11	0.38%	17	0.41%	2.57%	14.93	68.84%	
NL334- Oost-Zuid-Holland	5,875,926.22	1.14%	40	0.95%	2.54%	15.41	73.47%	
NL335- Groot-Rijnmond	35,364,721.54	6.85%	268	6.40%	2.65%	16.13	78.66%	
NL336- Zuidoost-Zuid-Holland	17,198,170.32	3.33%	136	3.25%	2.77%	15.45	72.13%	
NL341- Zeeuwsch-Vlaanderen	1,003,552.26	0.19%	16	0.38%	3.06%	15.63	71.34%	
NL342- Overig Zeeland	5,475,142.82	1.06%	49	1.17%	3.03%	15.88	70.18%	
NL411- West-Noord-Brabant	10,870,461.87	2.11%	78	1.86%	2.90%	16.65	76.67%	
NL412- Midden-Noord-Brabant	7,177,845.43	1.39%	54	1.29%	2.86%	15.89	74.68%	
NL413- Noordoost-Noord-Brabant	11,191,732.00	2.17%	85	2.03%	2.77%	16.34	65.63%	
NL414- Zuidoost-Noord-Brabant	13,047,066.85	2.53%	101	2.41%	2.73%	15.67	68.78%	
NL421- Noord-Limburg	15,248,628.15	2.95%	141	3.37%	2.63%	13.92	70.59%	
NL422- Midden-Limburg	9,504,861.62	1.84%	76	1.81%	2.73%	14.09	77.81%	
NL423- Zuid-Limburg	41,987,647.75	8.13%	396	9.45%	2.95%	13.83	71.83%	
Unknown/Not specified	211,000.00	0.04%	1	0.02%	2.05%	17.67	151.36%	
<b>Total</b>	<b>516,225,240.23</b>	<b>100.00%</b>	<b>4,190</b>	<b>100.00%</b>	<b>2.74%</b>	<b>15.35</b>	<b>73.10%</b>	

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**20. Construction Deposits (% of net princ. amount)**

From (>=) - Until (<)	Aggregate Outstanding Amount	% of Total	Nr of Borrowers	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV	% of Total Not.Amount at Closing Date
0 %	516,225,240.23	100.00%	4,190	100.00%	2.74%	15.35	73.10%	
0% - 10%								
10% - 20%								
20% - 30%								
30% - 40%								
40% - 50%								
50% - 60%								
60% - 70%								
70% - 80%								
80% - 90%								
90% - 100%								
100% >								
Total	516,225,240.23	100.00%	4,190	100.00%	2.74%	15.35	73.10%	

Weighted Average	0%
Minimum	0%
Maximum	0%

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**21. Occupancy**

Description	Aggregate Outstanding Amount	% of Total	Nr of Borrowers	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV	% of Total Not.Amount at Closing Date
Owner Occupied	516,225,240.23	100.00%	4,190	100.00%	2.74%	15.35	73.10%	
Buy-to-let								
Unknown								
Total	516,225,240.23	100.00%	4,190	100.00%	2.74%	15.35	73.10%	

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**22. Employment Status Borrower**

Description	Aggregate Outstanding Amount	% of Total	Nr of Borrowers	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV	% of Total Not.Amount at Closing Date
Employed	466,137,570.30	90.30%	3,779	90.19%	2.75%	15.28	73.98%	
Self Employed	21,904,383.56	4.24%	153	3.65%	2.78%	16.37	71.92%	
Other	10,052,391.32	1.95%	101	2.41%	2.63%	18.34	53.14%	
Student								
Unknown	18,130,895.05	3.51%	157	3.75%	2.56%	14.45	62.96%	
Total	516,225,240.23	100.00%	4,190	100.00%	2.74%	15.35	73.10%	

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## 23. Loan To Income

From (>=) - Until (<)	Aggregate Outstanding Amount	% of Total	Nr of Borrowers	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV	% of Total Not.Amount at Closing Date
Self Certified								
< 0.5	614,869.48	0.12%	62	1.48%	2.58%	12.18	6.88%	
0.5 - 1.0	4,329,487.41	0.84%	120	2.86%	2.71%	13.01	23.75%	
1.0 - 1.5	11,207,636.42	2.17%	196	4.68%	2.76%	13.90	35.28%	
1.5 - 2.0	18,847,819.53	3.65%	264	6.30%	2.86%	13.91	42.44%	
2.0 - 2.5	30,222,070.96	5.85%	341	8.14%	2.79%	14.19	49.78%	
2.5 - 3.0	43,143,969.64	8.36%	419	10.00%	2.75%	14.43	59.47%	
3.0 - 3.5	54,761,234.19	10.61%	464	11.07%	2.67%	15.12	65.65%	
3.5 - 4.0	64,655,347.24	12.52%	510	12.17%	2.79%	15.67	71.56%	
4.0 - 4.5	66,278,646.21	12.84%	468	11.17%	2.73%	15.85	77.89%	
4.5 - 5.0	55,566,619.43	10.76%	363	8.66%	2.69%	15.50	81.32%	
5.0 - 5.5	45,422,106.60	8.80%	276	6.59%	2.76%	15.88	85.61%	
5.5 - 6.0	30,378,331.16	5.88%	181	4.32%	2.82%	15.59	84.45%	
6.0 - 6.5	26,513,439.07	5.14%	148	3.53%	2.80%	15.90	88.21%	
6.5 - 7.0	19,577,873.50	3.79%	109	2.60%	2.64%	16.00	88.75%	
7.0 >=	37,640,590.99	7.29%	203	4.84%	2.70%	16.04	92.66%	
Unknown	7,065,198.40	1.37%	66	1.58%	2.50%	15.02	62.78%	
Total	516,225,240.23	100.00%	4,190	100.00%	2.74%	15.35	73.10%	

Weighted Average	4.3
Minimum	0.0
Maximum	31.0

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## 24. Debt Service to Income

From (>=) - Until (<)	Aggregate Outstanding Amount	% of Total	Nr of Borrowers	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV	% of Total Not.Amount at Closing Date
< 5%	25,174,393.43	4.88%	382	9.12%	2.08%	15.00	41.56%	
5% - 10%	112,005,834.34	21.70%	924	22.05%	2.22%	14.51	70.17%	
10% - 15%	164,931,182.72	31.95%	1,248	29.79%	2.56%	15.20	76.39%	
15% - 20%	131,874,997.93	25.55%	995	23.75%	2.94%	15.68	76.08%	
20% - 25%	52,442,418.39	10.16%	401	9.57%	3.69%	16.46	76.60%	
25% - 30%	16,749,478.99	3.24%	125	2.98%	4.20%	17.28	77.32%	
30% - 35%	3,730,836.77	0.72%	30	0.72%	3.99%	15.63	74.27%	
35% - 40%	679,079.31	0.13%	5	0.12%	3.34%	14.30	83.65%	
40% - 45%	659,648.42	0.13%	5	0.12%	3.40%	15.11	74.03%	
45% - 50%	282,686.13	0.05%	4	0.10%	4.83%	10.91	66.58%	
50% - 55%	91,402.58	0.02%	1	0.02%	2.89%	7.80	51.07%	
55% - 60%	167,080.83	0.03%	1	0.02%	3.85%	13.67	78.63%	
60% - 65%								
65% - 70%	80,000.00	0.02%	1	0.02%	4.98%	11.92	68.35%	
70% >=	291,001.99	0.06%	2	0.05%	3.12%	19.45	58.26%	
Unknown	7,065,198.40	1.37%	66	1.58%	2.50%	15.02	62.78%	
Total	516,225,240.23	100.00%	4,190	100.00%	2.74%	15.35	73.10%	

Weighted Average	14%
Minimum	0%
Maximum	181%

\*Note that for 1.22% of the borrowers in the pool the income has been calculated.



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## 25. Loanpart Payment Frequency

Description	Aggregate Outstanding Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV	% of Total Not.Amount at Closing Date
Monthly	516,225,240.23	100.00%	4,190	100.00%	2.74%	15.35	73.10%	
Quarterly								
Semi-annualy								
Annualy								
Unknown								
Total	516,225,240.23	100.00%	4,190	100.00%	2.74%	15.35	73.10%	

\*Note that for 1.22% of the borrowers in the pool the income has been calculated.

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**26a. Guarantee Type - Loan**

Description	Aggregate Outstanding Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV	% of Total Not.Amount at Closing Date
NHG Guarantee	516,225,240.23	100.00%	4,190	100.00%	2.74%	15.35	73.10%	
Non-NHG Guarantee								
Unknown								
Total	516,225,240.23	100.00%	4,190	100.00%	2.74%	15.35	73.10%	

**26b. Guarantee Type - Loanpart**

Description	Aggregate Outstanding Amount	% of Total	Nr of Parts	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV	% of Total Not.Amount at Closing Date
NHG Guarantee	516,225,240.23	100.00%	8,131	100.00%	2.74%	15.35	73.10%	
Non-NHG Guarantee								
Unknown								
Total	516,225,240.23	100.00%	8,131	100.00%	2.74%	15.35	73.10%	

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## 27. Originator

Originator	Aggregate Outstanding Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV	% of Total Not.Amount at Closing Date
de Volksbank	516,225,240.23	100.00%	4,190	100.00%	2.74%	15.35	73.10%	
Total	516,225,240.23	100.00%	4,190	100.00%	2.74%	15.35	73.10%	

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**28. Servicer**

Servicer	Aggregate Outstanding Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV	% of Total Not.Amount at Closing Date
de Volksbank N.V.	516,225,240.23	100.00%	4,190	100.00%	2.74%	15.35	73.10%	
Total	516,225,240.23	100.00%	4,190	100.00%	2.74%	15.35	73.10%	

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**29. Capital Insurance**

Insurance Policy Provider	Aggregate Outstanding Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon	Weighted Average Maturity	Weighted Average CLTOMV	% of Total Not. Amount at Closing
SRLEV	66,113,334.28	12.81%	1,496	18.40%	3.19%	12.73	64.43%	
Unknown	450,111,905.95	87.19%	6,635	81.60%	2.67%	15.74	74.37%	
Total	516,225,240.23	100.00%	8,131	100.00%	2.74%	15.35	73.10%	

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## Glossary

Term	Definition / Calculation
Arrears	means an amount that is overdue exceeding EUR 11;
Article 405 of the CRR	means Article 405 of Regulation (EU) No 575/2013 of the European Parliament and of the Council of 26 June 2013 on prudential requirements for credit institutions and investment firms and amending Regulation (EU) No 648/2012;
Article 51 of the AIFMR	means Article 51 of the Commission Delegated Regulation No 231/2013 of 19 December 2012 supplementing Directive 2011/61/EU of the European Parliament and of the Council with regard to exemptions, general operating conditions, depositaries, leverage, transparency and supervision;
Back-Up Servicer	N/A;
Cash Advance Facility	means the Cash Advance Facility as referred to in Clause 3.1 of the Cash Advance Facility Agreement;
Cash Advance Facility Maximum Available Amount	means an amount equal to 2.25 per cent. Of the Principal Amount Outstanding of the Notes with a minimum of 1,137,000;
Cash Advance Facility Provider	means de Volksbank in its capacity as Cash Advance Facility provider under the Cash Advance Facility Agreement or its successor or successors;
Cash Advance Facility Stand-by Drawing Account	means the Floating Rate GIC Account on which any Cash Advance Facility Stand-by Drawing will be deposited;
Constant Default Rate (CDR)	represents the percentage of outstanding principal balances in the pool that are in default in relation to the principal balance of the mortgage pool;
Constant Prepayment Rate (CPR)	means prepayment as ratio of the principal mortgage balance outstanding at the beginning of the relevant period;
Construction Deposit	means in relation to a Mortgage Loan, that part of the Mortgage Loan which the relevant Borrower requested to be disbursed into a blocked account held in his name with the relevant Seller, the proceeds of which may be applied towards construction of, or improvements to, the relevant Mortgaged Asset;
Construction Deposit Guarantee	N/A;
Coupon	means the interest coupons appertaining to the Notes;
Credit Enhancement	the combined structural features that improve the credit worthiness of the respective notes;
Credit Rating	an assessment of the credit worthiness of the notes assigned by the Credit Rating Agencies;
Curr. Loan to Original Foreclosure Value (CLTOFV)	means the ratio calculated by dividing the current outstanding loan amount by the Original Foreclosure Value;
Current Loan to Indexed Foreclosure Value (CLTIFV)	means the ratio calculated by dividing the current outstanding loan amount by the Indexed Foreclosure Value;
Current Loan to Indexed Market Value (CLTIMV)	means the ratio calculated by dividing the current outstanding loan amount by the Indexed Market Value;
Current Loan to Original Market Value (CLTOMV)	means the ratio calculated by dividing the current outstanding loan amount by the Original Market Value;
Cut-Off Date	means 31 August 2006;
Day Count Convention	means Actual/360 (for the notes);
Debt Service to Income	means the ratio calculated by dividing the amount a borrower is required to pay (in interest and principal repayments) on an annual basis by the borrower(s) disposable income;
Deferred Purchase Price	has the meaning ascribed to it in Clause 2.2 of the Mortgage Receivables Purchase Agreement;
Deferred Purchase Price Installment	means, with respect to a Payment Date, the sum of (A) prior to the Enforcement Date, the positive difference, if any, between (i) on a Payment Date up to (but excluding) the first Optional Redemption Date, the Interest Available Amount and the Interest Payable Amount and (ii) on any Payment Date, subject to the Notes having been repaid in full, between the Redemption Available Amount and the sum of all amounts payable by the Issuer as set forth in Clause 5.4 (a) up to and including (d) of the Trust Deed as calculated on such date, and (B) after the Enforcement Date, the amount remaining after all payments set forth in Clause 7.1 (a) up to and including (k) of the Trust Deed have been made on such date;
Delinquency	refer to Arrears;
Economic Region (NUTS)	The Nomenclature of Territorial Units for Statistics (NUTS) was drawn up by Eurostat more than 30 years ago in order to provide a single uniform breakdown of territorial units for the production of regional statistics for the European Union. The NUTS classification has been used in EU legislation since 1988;
Excess Spread	means the Excess Spread Margin applied to the Outstanding Principal Amount of Mortgage Receivables as of the first day of the immediately preceding Calculation Period;
Excess Spread Margin	means 0.25 per cent. per annum;
Final Maturity Date	means the Payment Date falling in September 2047;
First Optional Redemption Date	means the Payment Date falling in September 2026;
Foreclosed Mortgage Loan	means all mortgage rights and ancillary rights have been exercised;
Foreclosed NHG Loan	means all mortgage rights and ancillary rights have been exercised on mortgage loan that has the benefit of an NHG Guarantee;
Foreclosed Non NHG Loan	means all mortgage rights and ancillary rights have been exercised on mortgage loan that does not have the benefit of an NHG Guarantee;
Foreclosure	means forced (partial) repayment of the mortgage loan;
Foreclosure Value	means the estimated value of the mortgaged property if the mortgaged property would be sold in a public auction;
Further Advances / Modified Loans	"Further Advance" means a loan or a further advance to be made to a Borrower under a Mortgage Loan, which is secured by the same Mortgage;
Indexed Foreclosure Value	means the estimated value of the mortgaged property if the mortgaged property would be sold in a public auction multiplied with the indexation rate per the valuation date;
Indexed Market Value	means the value of the collateral multiplied with the indexation rate per the valuation date, multiplied with the market value factor;

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Interest Rate Fixed Period	relates to the period for which mortgage loan interest has been fixed;
Issuer Account Bank	means Rabobank;
Issuer Transaction Account	means the Floating Rate GIC Account;
Loan to Income (LTI)	means the ratio calculated by dividing the original loan amount by the income of the borrower at the moment of origination of the Mortgage Loan;
Loanpart Payment Frequency	monthly;
Loanpart(s)	means one or more of the loan parts (leningdelen) of which a Mortgage Loan consists;
Loss	refer to Realised Loss;
Loss Severity	means loss as a percentage of the principal outstanding at foreclosure;
Market Value	means estimated value of the mortgaged property if the mortgaged property would be privately sold voluntarily;
Mortgage Loan	means the mortgage loans granted by the relevant Seller to the relevant Borrowers which may consist of one or more loan parts (leningdelen) as set forth in the List of Mortgage Loans attached to the Mortgage Receivables Purchase Agreement, to the extent not redeemed or retransferred or otherwise disposed of by the Issuer;
Mortgage Loan Portfolio	means the portfolio of Mortgage Loans;
Mortgage Receivable(s)	means any and all rights of the Seller against any Borrower under or in connection with any Mortgage Loans, including, for the avoidance of doubt, after any purchase and assignment of Substitute Mortgage Receivables having taken place in accordance with Clause 6 of the Mortgage Receivables Purchase Agreement, the relevant Substitute Mortgage Receivables;
NHG Guarantee	means a guarantee (borgtocht) under the NHG Conditions granted by Stichting WEW;
NHG Loan	means a Mortgage Loan that has the benefit of an NHG Guarantee;
Non NHG Loan	means a Mortgage Loan that does not have the benefit of an NHG Guarantee;
Notification Events	means any of the Assignment Notification Events, the Security Trustee I Notification Events and the Security Trustee Pledge II Notification Events;
Notification Trigger	A notification trigger is an event that when it occurs or a threshold that when it is breached, is considered to be an Assignment Notification Event;
Occupancy	means the way the mortgaged property is used (eg. owner occupied);
Orig. Loan to Original Foreclosure Value (OLTOFV)	means the ratio calculated by dividing the original principal amount of a Mortgage Receivable at the moment of origination by the Original Foreclosure Value;
Orig. Loan to Original Market Value (OLTOMV)	means the ratio calculated by dividing the original loan amount by the Original Market Value;
Original Foreclosure Value	means the Foreclosure Value as assessed by the relevant Originator at the time of granting the Mortgage Loan;
Original Market Value	means the value of the mortgaged property if the mortgaged property would be privately sold voluntarily, estimated during the assessment of the application;
Originator	means de Volksbank;
Outstanding Principal Amount	means, in the respect of a Mortgage Receivable, the aggregate principal sum ("hoofdsom") due by the relevant Borrower under the relevant Mortgage Receivable and, after the occurrence of a Realised Loss in respect of such Mortgage Receivable, zero;
Payment Ratio	The actual principal and interest payments received as ratio of the scheduled principal and interest payments during the relevant period;
Penalties	means amounts to be paid by the borrower with regard to amounts in arrears and or (partial) prepayment of the mortgage loan according to the relevant mortgage contract and applicable general conditions;
Performing Loans	means Mortgage Loans that are not in Arrears or Delinquent;
Post-Foreclosure Proceeds	means all amounts with regard to the relevant mortgage loan received after foreclosure of that mortgage loan;
Prepayments	means non scheduled principal paid by the borrower prior to the expected maturity date;
Principal Deficiency Ledger	has the meaning ascribed to it in Clause 6 of the Administration Agreement;
Principal Payment Date	means the current quarterly payment date on which principal is paid out on the relevant notes;
Principal Payment Rate (PPR)	means scheduled repayment as ratio of scheduled repayments to the principal mortgage balance outstanding at the beginning of the relevant period;
Prospectus	means the prospectus issued in relation to the Notes, including the draft prospectus of 14 September 2006 that has been distributed to investors;
Realised Losses	means, on any Calculation Date, the sum of (a) the difference, if any, between (i) the aggregate Outstanding Principal Amount of all Mortgage Receivables, less with respect to Savings Mortgage Receivables with the Savings Alternative the Participations, in respect of which the Seller, the Administrator on behalf of the Issuer, the Issuer or the Security Trustee has foreclosed from the Closing Date up to and including such Calculation Date and (ii) the amount of Net Proceeds of such foreclosures applied to reduce the Outstanding Principal Amount of such Mortgage Receivables and (b), with respect to any Mortgage Receivables sold by the Issuer, the amount of the difference, if any, between (x) the aggregate Outstanding Principal Amount of such Mortgage Receivables, less, with respect to Savings Mortgage Receivables with the Savings Alternative the Participations, and (ii) the purchase price received in respect of such Mortgage Receivables to the extent relating to principal, whereby in case of items (a) and (b), for the purpose of establishing the outstanding principal amount in case of set-off or defence to payments asserted by Borrowers any amount by which the Mortgage Receivables have been distinguished ("teniet gegaan") will be disregarded;
Recoveries	refer to Post-Foreclosure-Proceeds;
Redemption Priority of Payments	means the priority of payments as set forth in Clause 5.4 of the Trust Deed;
Remaining Tenor	the length of time until the final maturity date of the mortgage loan expressed in years;
Replacements	N/A;

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Replenishments	means any Portfolio Mortgage Loan which is sold and assigned by the Seller to the Issuer pursuant to clause 6 of the Mortgage Receivables Purchase Agreement;
Repossession	refer to foreclosure;
Reserve Account	N/A;
Reserve Account Target Level	N/A;
Revenue Priority of Payments	means the priority of payments as set forth in Clause 5.3 of the Trust Deed;
Saving Deposits	means savings in a bank account, pledged to the mortgage lender, which are meant to repay the loan at maturity;
Seasoning	means the difference between the loan start date and the current reporting period;
Seller	means de Volksbank;
Servicer	means de Volksbank;
Signing Date	means 14 September 2006;
Special Servicer	N/A;
Subordinated Loan	N/A;
Swap Counterparty	means BNP Paribas in its capacity as swap counterparty under the Swap Agreement or its successor or successors;
Swap Notional Amount	means an amount equal to (a) the aggregate Principal Amount Outstanding of the Class A and B notes, less (b) any balance standing to the debit of the Class A and B Principal Deficiency Ledger on the first day of the relevant Interest Period;
Trust Deed	means the trust deed entered into by, amongst others, the Issuer and the Security Trustee dated the Closing Date;
Weighted Average Life	means the expected average total number of years needed for the issuer to repay all principal, whereby the time between origination and each repayment is weighted by the repayment amount;
Weighted Average Maturity	means the expected average number of years between the reporting date and the maturity of each loan, whereby the time between the reporting date and the maturity of each loan is weighted by the size of the loan;
WEW	Stichting Waarborgfonds Eigen Woning;
WEW Claims	means losses which are claimed with the WEW based on the NHG conditions;



## Monthly Portfolio and Performance Report: 1 October 2020 - 31 October 2020

## Contact Information

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<b>Company Administrator</b>	Intertrust Administrative Services B.V. Prins Bernhardplein 200 1097 JB Amsterdam The Netherlands	<b>Interest Rate Swap Counterparty</b>	BNP Paribas S.A. 16 Boulevard des Italiens 75009 Paris France
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